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PATENT - TRADEMARK OFFICE

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Serial No. 10/711,127

OCT 31 2005

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	WHEELER, ET AL.)	Group No.	2132
Serial No.:	10/711,127)	Examiner:	Kambiz Zand
Filed:	AUGUST 25, 2004)	Confirmation	No. 5126
Entitled:	ACCOUNT AUTHORITY DIGITAL SIGNATURE (AADS) SYSTEM USING TRANSACTIONAL ACCOUNT INFORMATION)	Atty. Docket	10399-40261

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this communication and the papers, as described herein, are being deposited via facsimile transmission addressed to: Mail Stop Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450, on October 31, 2005.

By:

John R. Harris

RESPONSE TO FIRST OFFICE ACTION

Mail Stop Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Dear Sir:

Responsive to the Office Action mailed June 29, 2005, please amend the application as follows and consider the appended remarks.

This amendment is submitted in compliance 37 C.F.R. § 1.121 and contains the following separate sections that start on a separate sheet:

Introductory Remarks begins on page 2 of this paper.

Amendments to the Specification begins on page 3 of this paper.

Remarks begin on page 4 of this paper.

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence is being transmitted to the U.S. Patent and Trademark Office by facsimile to number (571)273-8300, on October 31, 2005.

John R. Harris - Reg. No. 30,388

Application No. 10/711,127
Response dated June 29, 2005
Reply to Office Action of October 31, 2005
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INTRODUCTORY REMARKS

Claims 1-38 are pending in this application. All claims were rejected. No claims have been amended, as no amendments are believed necessary.

Two Terminal Disclaimers and a Statement under 37 CFR § 3.73 accompanies this document.

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